

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division DIVISION

In re: CHANDLER, ANGELA M.

§ Case No. 15-42149CPJ

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Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Deborah Ebner, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$10,900.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$8,400.00</u>
Total Distributions to Claimants: <u>\$4,165.93</u>	Claims Discharged Without Payment: <u>\$11,510.70</u>
Total Expenses of Administration: <u>\$17,834.07</u>	

3) Total gross receipts of \$22,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$22,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$30,000.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$17,834.07	\$17,834.07	\$17,834.07
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$0.00	\$43,375.94	\$15,676.63	\$4,165.93
TOTAL DISBURSEMENTS	\$0.00	\$91,210.01	\$33,510.70	\$22,000.00

4) This case was originally filed under chapter 7 on 12/15/2015. The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/04/2017

By: /s/ Deborah Ebner
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Counterclaims vs. Erie Insurance a/s/o John Willis and John Willis(Landlord), for damages and statutory violations, Attorney Burton Ring.	1142-000	\$22,000.00
TOTAL GROSS RECEIPTS		\$22,000.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1S-2	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	4110-000	NA	\$15,000.00	\$0.00	\$0.00
1S	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	4110-000	NA	\$15,000.00	\$0.00	\$0.00
	TOTAL SECURED		\$0.00	\$30,000.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Deborah Ebner	2100-000	NA	\$2,950.00	\$2,950.00	\$2,950.00
Trustee, Expenses - Deborah Ebner	2200-000	NA	\$40.36	\$40.36	\$40.36
Attorney for Trustee Fees - FACTORLAW	3110-000	NA	\$8,552.50	\$8,552.50	\$8,552.50
Attorney for Trustee, Expenses - FACTORLAW	3120-000	NA	\$291.21	\$291.21	\$291.21
Other Professional Fees - Berton Ring	3991-000	NA	\$6,000.00	\$6,000.00	\$6,000.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$17,834.07	\$17,834.07	\$17,834.07

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1U	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	7100-000	NA	\$12,855.34	\$0.00	\$0.00
1U-2	John Willis and Erie Insurance c/o R. Connor & Assoc. P?C	7100-000	NA	\$14,843.97	\$0.00	\$0.00
2	American InfoSource LP as agent for TD Bank, USA	7100-000	NA	\$1,680.97	\$1,680.97	\$446.71
3	Capital One Bank (USA), N.A.	7100-000	NA	\$12,071.45	\$12,071.45	\$3,207.88
4	Capital One NA c/o Becket and Lee LLP	7100-000	NA	\$1,924.21	\$1,924.21	\$511.34
TOTAL GENERAL UNSECURED CLAIMS			\$0.00	\$43,375.94	\$15,676.63	\$4,165.93

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 1

Case No.: 15-42149CPJ

Case Name: CHANDLER, ANGELA M.

Trustee Name: (330480) Deborah Ebner

Date Filed (f) or Converted (c): 12/15/2015 (f)

§ 341(a) Meeting Date: 01/21/2016

Claims Bar Date: 06/22/2016

For Period Ending: 05/04/2017

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Acura TL 2008 110000 fair condition. Entire property value: \$6000	6,000.00	0.00		0.00	FA
2	Household goods	500.00	0.00		0.00	FA
3	TV and cell phone	100.00	0.00		0.00	FA
4	Deposits of money - : Bank of America Checking	300.00	0.00		0.00	FA
5	: IRA-Scotttrade	1,000.00	0.00		0.00	FA
6	: Scottrade	1,000.00	0.00		0.00	FA
7	Rent; Security Deposit	2,000.00	0.00		0.00	FA
8	Counterclaims vs. Erie Insurance a/s/o John Willis and John Willis(Landlord), for damages and statutory violations, Attorney Burton Ring.	Unknown	22,000.00		22,000.00	FA
8	Assets Totals (Excluding unknown values)	\$10,900.00	\$22,000.00		\$22,000.00	\$0.00

Major Activities Affecting Case Closing:

01/29/2017 - case fully administered; prepare TFR

6/30/2016 - Settlement meeting with atty. for Erie insurance scheduled for July 8, 2016.

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

02/22/2017 (Actual)

Form 2

Exhibit 9
Page: 1

Cash Receipts And Disbursements Record

Case No.: 15-42149CPJ
Case Name: CHANDLER, ANGELA M.
Taxpayer ID #: **_***0054
For Period Ending: 05/04/2017

Trustee Name: Deborah Ebner (330480)
Bank Name: Rabobank, N.A.
Account #: *****1600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
01/18/2017	{8}	Erie Insurance Exchange	Gross Settlement authorized per ct. order out of which Ring to receive admin. claim of \$6,000.00	1142-000	22,000.00		22,000.00
01/25/2017	101	Berton Ring	Administrative claim per settlement order.	3991-000		6,000.00	16,000.00
03/22/2017	102	Deborah Ebner	Distribution payment - Dividend paid at 100.00% of \$2,950.00; Claim # FEE; Filed: \$2,950.00 Voided on 03/22/2017	2100-000		2,950.00	13,050.00
03/22/2017	102	Deborah Ebner	Distribution payment - Dividend paid at 100.00% of \$2,950.00; Claim # FEE; Filed: \$2,950.00 Voided: check issued on 03/22/2017	2100-000		-2,950.00	16,000.00
03/22/2017	103	FACTORLAW	Distribution payment - Dividend paid at 100.00% of \$8,552.50; Claim # LEGAL ADMIN; Filed: \$8,552.50 Voided on 03/22/2017	3110-000		8,552.50	7,447.50
03/22/2017	103	FACTORLAW	Distribution payment - Dividend paid at 100.00% of \$8,552.50; Claim # LEGAL ADMIN; Filed: \$8,552.50 Voided: check issued on 03/22/2017	3110-000		-8,552.50	16,000.00

{ } Asset Reference(s)

UST Form 101-7-TDR (10 /1/2010)

! - transaction has not been cleared

Form 2

Exhibit 9
Page: 2

Cash Receipts And Disbursements Record

Case No.: 15-42149CPJ
Case Name: CHANDLER, ANGELA M.
Taxpayer ID #: **_***0054
For Period Ending: 05/04/2017

Trustee Name: Deborah Ebner (330480)
Bank Name: Rabobank, N.A.
Account #: *****1600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
03/22/2017	104	FACTORLAW	Distribution payment - Dividend paid at 100.00% of \$291.21; Claim # ATTY EXP; Filed: \$291.21 Voided on 03/22/2017	3120-000		291.21	15,708.79
03/22/2017	104	FACTORLAW	Distribution payment - Dividend paid at 100.00% of \$291.21; Claim # ATTY EXP; Filed: \$291.21 Voided: check issued on 03/22/2017	3120-000		-291.21	16,000.00
03/22/2017	105	American InfoSource LP as agent for TD Bank, USA	Distribution payment - Dividend paid at 26.83% of \$1,680.97; Claim # 2; Filed: \$1,680.97 Voided on 03/22/2017	7100-000		451.03	15,548.97
03/22/2017	105	American InfoSource LP as agent for TD Bank, USA	Distribution payment - Dividend paid at 26.83% of \$1,680.97; Claim # 2; Filed: \$1,680.97 Voided: check issued on 03/22/2017	7100-000		-451.03	16,000.00
03/22/2017	106	Capital One Bank (USA), N.A.	Distribution payment - Dividend paid at 26.83% of \$12,071.45; Claim # 3; Filed: \$12,071.45 Voided on 03/22/2017	7100-000		3,238.96	12,761.04

Form 2

Exhibit 9
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Case No.: 15-42149CPJ
Case Name: CHANDLER, ANGELA M.
Taxpayer ID #: **_***0054
For Period Ending: 05/04/2017

Trustee Name: Deborah Ebner (330480)
Bank Name: Rabobank, N.A.
Account #: *****1600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
03/22/2017	106	Capital One Bank (USA), N.A.	Distribution payment - Dividend paid at 26.83% of \$12,071.45; Claim # 3; Filed: \$12,071.45 Voided: check issued on 03/22/2017	7100-000		-3,238.96	16,000.00
03/22/2017	107	Capital One NA c/o Becket and Lee LLP	Distribution payment - Dividend paid at 26.83% of \$1,924.21; Claim # 4; Filed: \$1,924.21 Voided on 03/22/2017	7100-000		516.30	15,483.70
03/22/2017	107	Capital One NA c/o Becket and Lee LLP	Distribution payment - Dividend paid at 26.83% of \$1,924.21; Claim # 4; Filed: \$1,924.21 Voided: check issued on 03/22/2017	7100-000		-516.30	16,000.00
03/22/2017	108	FACTORLAW	Distribution payment - Dividend paid at 100.00% of \$291.21; Claim # ATTY EXP; Filed: \$291.21	3120-000		291.21	15,708.79
03/22/2017	109	Deborah Ebner	Distribution payment - Dividend paid at 100.00% of \$2,950.00; Claim # FEE; Filed: \$2,950.00	2100-000		2,950.00	12,758.79
03/22/2017	110	FACTORLAW	Distribution payment - Dividend paid at 100.00% of \$8,552.50; Claim # LEGAL ADMIN; Filed: \$8,552.50	3110-000		8,552.50	4,206.29

{ } Asset Reference(s)

UST Form 101-7-TDR (10 /1/2010)

! - transaction has not been cleared

Form 2

Exhibit 9
Page: 4

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Case Name: CHANDLER, ANGELA M.
Taxpayer ID #: **_***0054
For Period Ending: 05/04/2017

Trustee Name: Deborah Ebner (330480)
Bank Name: Rabobank, N.A.
Account #: *****1600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
03/22/2017	111	Deborah Ebner	Distribution payment - Dividend paid at 100.00% of \$40.36; Claim # TE; Filed: \$40.36	2200-000		40.36	4,165.93
03/22/2017	112	American InfoSource LP as agent for TD Bank, USA	Distribution payment - Dividend paid at 26.57% of \$1,680.97; Claim # 2; Filed: \$1,680.97	7100-000		446.71	3,719.22
03/22/2017	113	Capital One Bank (USA), N.A.	Distribution payment - Dividend paid at 26.57% of \$12,071.45; Claim # 3; Filed: \$12,071.45	7100-000		3,207.88	511.34
03/22/2017	114	Capital One NA c/o Becket and Lee LLP	Distribution payment - Dividend paid at 26.57% of \$1,924.21; Claim # 4; Filed: \$1,924.21	7100-000		511.34	0.00
COLUMN TOTALS					22,000.00	22,000.00	\$0.00
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					22,000.00	22,000.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$22,000.00	\$22,000.00	

Form 2

Exhibit 9

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Cash Receipts And Disbursements Record

Case No.: 15-42149CPJ
Case Name: CHANDLER, ANGELA M.
Taxpayer ID #: **_***0054
For Period Ending: 05/04/2017

Trustee Name: Deborah Ebner (330480)
Bank Name: Rabobank, N.A.
Account #: *****1600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1600 Checking	\$22,000.00	\$22,000.00	\$0.00
	\$22,000.00	\$22,000.00	\$0.00